

HoosierRx & Medicare-Approved Drug Discount Cards:

Two benefits will now work together

What is the new Medicare drug benefit?

edicare is a federal program. Medicare began offering Medicare-Approved Drug Discount Cards in June 2004.

The Medicare Drug Discount Card provides eligible, low-income seniors with a 90 to 95% discount on medications, up to \$600 each year. Medicare beneficiaries can sign up for a Medicare Drug Discount Card and certain low-income beneficiaries could receive \$600 for 2004 and another \$600 for 2005.

The Medicare Drug Discount Card program began June 1, 2004 and ends December 31, 2005. A new Medicare Prescription Drug benefit will begin in 2006.

How will the State's HoosierRx program work with the new Medicare drug card?

First, seniors currently enrolled in the state HoosierRx program will automatically be enrolled in HoosierRx until December 31, 2005 (this is also the duration of the Medicare Drug Discount Card). HoosierRx enrollees will also receive a new maximum benefit up to \$1,200 to use through December 31, 2005.

Second, the HoosierRx benefit structure has changed. Effective June 1, 2004, HoosierRx enrollees receive 75% off the cost of prescriptions, instead of the previous discount of 50%. New enrollees also receive 75% off the cost of their prescriptions.

How will this new Medicare Drug Discount Card work with HoosierRx?

If a senior is already enrolled in the state HoosierRx program, it is in their best interest to also sign-up for a Medicare-Approved Drug Discount Card because if offers a larger discount.

Indiana seniors can use their HoosierRx Drug Card until they receive their Medicare Drug Discount Card. Once the senior receives their Medicare Drug Discount Card, they should use this card to buy prescriptions. Remember, with the Medicare-Approved Drug Discount Card, eligible seniors will get a 90 to 95% discount on prescriptions, up to \$600.

Once the senior has used the \$600 from their Medicare-Approved Drug Discount Card, they can begin using HoosierRx again, for a 75% discount, so seniors get additional help paying for their prescriptions.

How will this work?

Mary's Story: Mary takes 4 prescriptions, which cost her \$200 a month. She's been enrolled in HoosierRx for 2 years, so she has paid only \$100 a month for her prescriptions. Now, she's signed up for a Medicare Drug Discount Card, starting June 1. Here's what Mary will pay now:

- June—Mary will pay only \$20 this month for her prescriptions (10% of \$200); her Medicare-Approved Drug Discount Card will pay \$180.
- July—Mary again will pay only \$20 this month for her prescriptions and her Medicare-Approved Drug Discount Card will pay \$180.
- August—Once again, Mary will pay only \$20 this month for her prescriptions and her Medicare-Approved Drug Discount Card will pay \$180.
- September—Mary has only \$60 left on her Medicare Drug Card, so she uses that \$60 towards one prescription. Since she's now used all of her \$600 from Medicare, she can now begin using her HoosierRx Drug Card to receive 75% off the cost of her prescriptions, up to \$1,200.
- October through December—Mary continues to use her HoosierRx Card. She pays only \$50 a month now (25% of \$200) and HoosierRx pays \$150.
- January 2005—Mary gets a new \$600 from Medicare, so she can use her Medicare Drug Discount Card again. Just like before, once Mary uses her \$600 from Medicare, then she can go back to using her HoosierRx Drug Card to receive discounts on her medications.

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Who's eligible for HoosierRx?

To be eligible for HoosierRx, a senior must meet the following guidelines:

- Must be an Indiana resident age 65 or older.
- Cannot have prescription drug coverage through an insurance plan or the State's Medicaid program (Remember, you can have both a HoosierRx Drug Card and a Medicare-Approved Drug Discount Card.)
- Income received must be less than \$1,068 a month, if single, or less than \$1,426 a month, if married.

Mary is now paying only \$20 to \$50 a month, compared to the \$100 a month she used to spend. She's able to save more money and double her savings because she's enrolled in both Medicare and HoosierRx.

To Enroll:

HoosierRx

call toll-free at: 1-866-267-4679

or visit the web-site at: www.IN.gov/HoosierRx

Medicare-Approved Drug Discount Cards call toll-free at: 1-800-MEDICARE (1-800-633-4227) or visit the web-site at: www.medicare.gov



State of Indiana

Family and Social Services Administration 402 W. WASHINGTON STREET, P.O. BOX 7083 INDIANAPOLIS, INDIANA 46207-7083 Cheryl G. Sullivan Secretary www.IN.gov/fssa

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